



FIRST NATIONAL BANK  
AND TRUST COMPANY

P.O. Box 191 • Clinton, Illinois 61727-0191

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Doe  
(D. P. Roman)

October 5, 2005

John F. Carter, Director  
FDIC San Francisco Regional Office  
25 Jessie Street at Ecker Square  
Suite 2300  
San Francisco, CA 94105

RE: We oppose Wal-Mart in banking

Dear Director Carter:

We have seen what Wal-Mart has done to retailers in our small town of 7500 people, and we have witnessed the demise of American-made goods to foreign countries because Wal-Mart pressed for cheaper goods.

We do not want to see the Wal-Mart phenomenon wreck its havoc on the financial services industry and community banks. Wal-Mart has a different philosophy, and while they may espouse community-mindedness, we all know differently about the hiring practices and lack of benefits for their employees. The Community Bank is all about employing your friends and neighbors and helping the community by loaning money IN THE COMMUNITY – not just sucking the money out!

Wal-Mart banked with First National Bank and Trust Company for over 20 years and the money was deposited in the morning and electronically transferred out that night.

Sam Walton is not running the show anymore. Corporate Wal-Mart would change the face of the banking industry, and America would not be better off as a result. Let Wal-Mart do what it does best: Retail for the average Joe.

Please reject the ILC charter that Wal-Mart has applied for with the FDIC.

Sincerely,

John M. Killian  
Chairman of the Board and President

Mary Pat Killian  
Vice President and Cashier

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